



2005-2006 INSURANCE COVERAGE BENCHMARKING SURVEY SUMMARY

October 2006

**ACI-NA Insurance and Risk Management Subcommittee
ACI-NA Economic Affairs Department**

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BACKGROUND

The Insurance Coverage Benchmarking Survey was launched on October 31, 2005 as a project of the Insurance Working Group. The Working Group has since been elevated to the Insurance and Risk Management Subcommittee of the ACI-NA Economic Affairs Committee. If you have any questions or comments, please contact Liying Gu, Director, Economic Affairs and Research, at lgu@aci-na.org or at (202) 861-8084.

The purpose of the survey was to assist ACI-NA member airports in assessing the adequacy of insurance coverage. The survey form included questions regarding airport liability, property, auto, environmental and workers' compensation insurance coverage.

The survey questionnaire was sent to all ACI-NA member airports. A total of 42 organizations responded to the survey questionnaire, including 15 large hub airports, 13 medium hub airports, 7 small hub airports, 5 non-hub primary airports, and 2 commercial service airports as defined by the FAA. (See appendix 1 for the FAA definition of airport categories.)

For this report, airports were grouped into four main categories: large, medium, small, and non-hub. Responses from organizations with multiple airports were grouped by the size of the largest airport. The data collection period was from October 31, 2005 when the first notice was sent out, until October 4, 2006, when the forty-second response was received.

Table 1: Distribution of Responses by Airport Hub Size

Hub Size	Number of responses	Total number of airports	Percent of industry total
Large	15	30	50.0%
Medium	13	38	34.2%
Small	7	67	10.4%
Non	7	--	< 1%
Total	42		

SURVEY RESULTS BY INSURANCE CATEGORY

Liability Insurance

Total Liability Limit

This survey question asked for a breakdown by primary limit and excess limit. Due to the low response rate to the question on "excess limit," primary limit and excess limit were combined to calculate the total limit. Forty-one airport organizations answered this question.

On average, large hubs have higher total liability limits than smaller hubs as shown in Table 2. In addition, the total limit for liability insurance had a broad range across the respondents, from the minimum of \$2 million reported by Dallas/Fort Worth International Airport (DFW) to the maximum of \$750 million reported by Sky Harbor International Airport (PHX) with an overall median of \$200 million as shown in Table 3.

Table 2: Total Liability Limit by Hub Size

Hub size	Median ¹ liability limit
Large	\$500,000,000
Medium	\$250,000,000
Small	\$100,000,000
Non	\$ 25,000,000
Overall	\$200,000,000

Table 3: Range of Total Liability Limit

Range	Liability limit per enplanement
Maximum	\$750,000,000
Minimum	\$ 2,000,000
Median	\$200,000,000
Mean ²	\$254,536,585

However, when calculating total liability limit on a per enplanement basis, the inverse relationship results as shown in Table 4. The large hubs have the lowest total liability limit on average per enplaned passenger, while the non-hubs have the highest on average.

Table 4: Liability Limit per Enplanement by Hub Size

Hub size	Median liability limit by enplanement	Mean liability limit by enplanement
Large	\$ 27.21	\$ 28.65
Medium	\$ 69.20	\$ 76.15
Small	\$139.19	\$150.04
Non	\$303.97	\$361.44
Overall	\$ 52.92	\$108.93

Total Liability Premium

A total of 38 airport organizations answered this question, with the total premium ranging from \$6,530 for a non-hub airport, to \$1,800,000 for a large hub airport. As shown in Table 5, the mean total premium for each hub category is significantly higher than the median for each hub category except for the small hubs, which shows that the survey results are skewed by airports with significantly higher premiums in each hub category except for the small hubs. Due to the higher liability limit, larger airports are incurring significantly higher premiums than smaller airports.

Table 5: Total Liability Premium by Hub Size

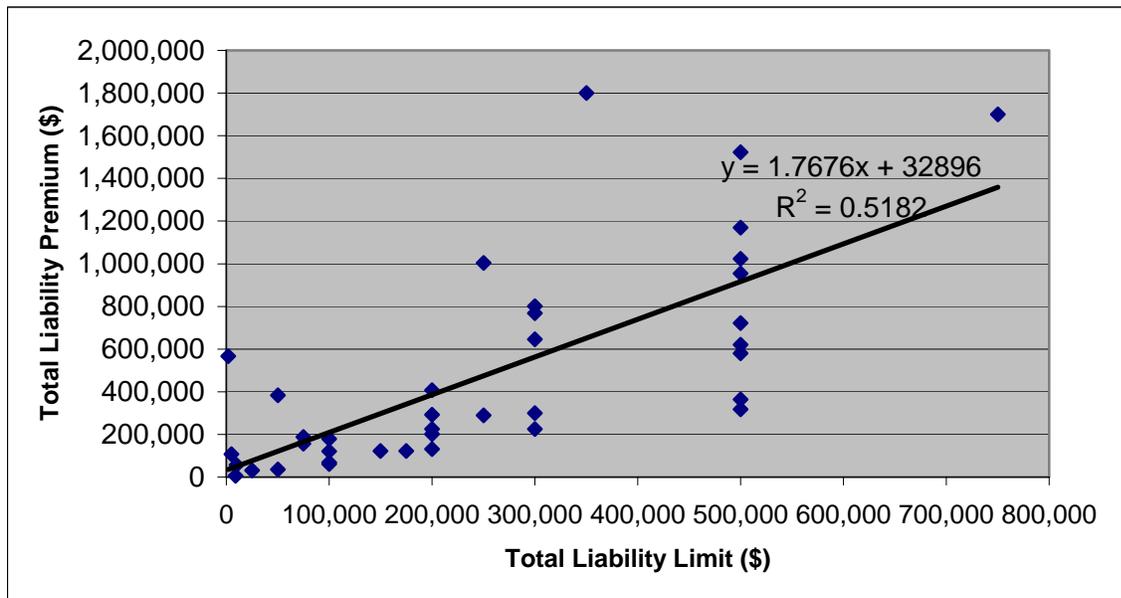
Hub size	Median liability premium	Mean liability premium
Large	\$784,254	\$922,309
Medium	\$290,825	\$365,901
Small	\$121,076	\$116,777
Non	\$ 46,224	\$63,758
Overall	\$291,649	\$474,439

¹ The median is one measure of the central tendency of a distribution of values. Half of the values are larger than the median value and half are smaller.

² The mean is the arithmetic average, the sum of the data divided by the sample size.

Figure 1 below shows the results of using the total liability limit as the independent variable to predict total liability premium, which is the dependent variable. Other factors such as deductibles, loss and claim history, geographic location, whether or not terrorism/war risk coverage is included, and the type of terrorism coverage also play a role in determining total liability premium and a more sophisticated model could take these factors into consideration. However, due to limited available data, a simplified linear model is used for this analysis.

Figure 1: Distribution of Responses by Airport Hub Size

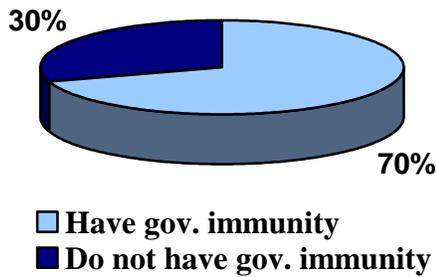


Assuming the relationship between total limit and total liability premium is linear, based on the survey responses, we come up with a formula to estimate total liability premium. The statistical results suggested that about 51.8% of the total liability premium charged be attributed to total liability limit. The remaining percentage may be attributed to factors such as deductibles, loss and claim history, and geographic location.

Government Immunity

Of the 30 responses to this question, 70% (21) of the respondents have government immunity as shown in Figure 2. One respondent said there was limited government immunity, which was considered “yes” to this question. Indianapolis International Airport (IND) has government immunity, while BAA USA does not.

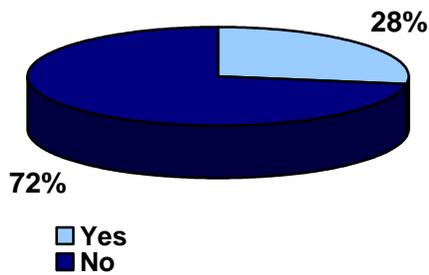
Figure 2: Total Liability Limit by Hub Size



Terrorism Coverage

Of the 40 responses, 11 airports (28%) have some sort of terrorism coverage associated with liability insurance; either standalone coverage or coverage embedded in the general liability coverage as shown in Figure 3. Four airports indicated that they had war risk for liability. Due to wide variation in the cost and type of terrorism/war risk coverage, the total premium with adding terrorism/war risk coverage could increase significantly.

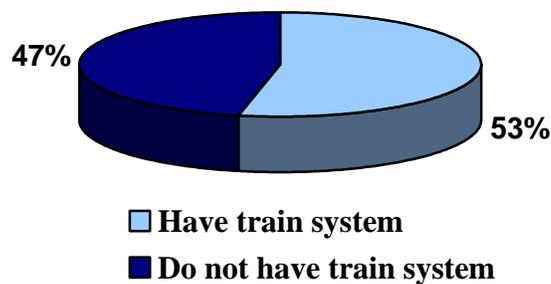
Figure 3: Liability Terrorism Coverage



Train System

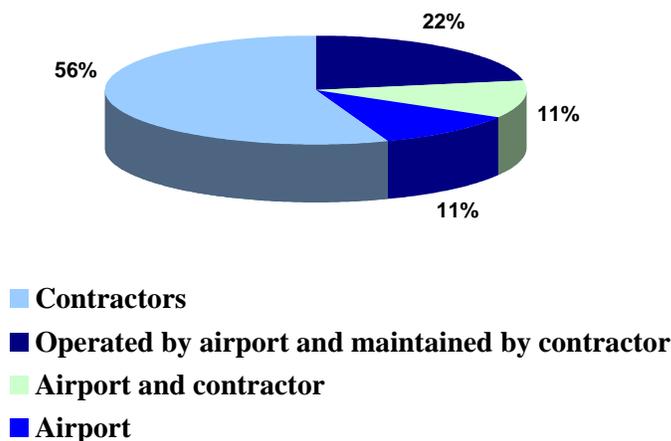
Eight of the 15 large hubs reported having a train system (53%) as shown in Figure 4. One large hub planned to build an automated people mover system in the future; while only one medium hub reported having a train system.

Figure 4: Large Hub Airport Train System



Of the nine airports with a train system, five use contractors to operate and maintain the train system. Of the respondents, only Seattle-Tacoma International Airport (SEA) operates and maintains the train system itself. Houston Airport System (IAH/HOU/EFD) and DFW Board operate the train system, while having a subcontractor handle the maintenance, and Pittsburgh International Airport (PIT) operates and maintains the train system jointly with a contractor. Of the nine airports, only one reported having the train system listed as part of the total property (asset) insured. The rest require either standalone or program specific coverage. Figure 5 shows who operates and maintains the train system.

Figure 5: Who Operates and Maintains the Train System



Total Liability Program Premium

A total of 21 organizations filled in the information, with total program premium ranging from \$56,500 to \$1,800,000. Table 6 shows the total liability program premium by hub size.

Table 6: Total Liability Program Premium by Hub Size

Hub Size	Median total liability program premium	Mean total liability program premium
Large	\$1,022,445	\$1,015,249
Medium	\$ 304,846	\$ 425,710
Small	\$ 142,493	\$ 142,493
Non	\$ 185,266	\$ 185,266
Overall	\$ 557,843	\$ 628,497

Property Insurance

Total Property Value

Forty-one organizations answered this question. Airport property value ranged from \$12 million (FSM) to \$5 billion (DFW). Seventeen airports reported that total property value includes off airport property. Table 7 shows total property value by hub size.

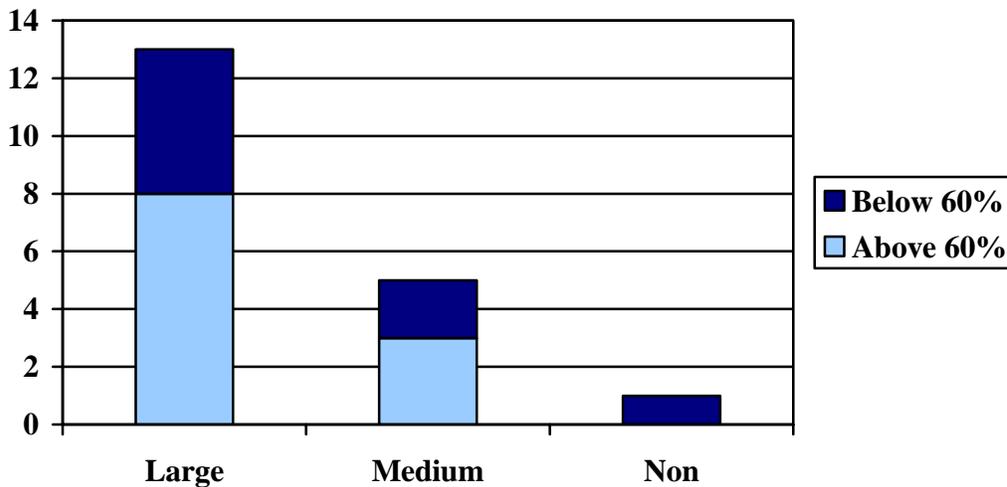
Table 7: Total Property Value by Hub Size

Hub Size	Median total property value	Mean total property value
Large	\$1,450,000,000	\$1,853,229,183
Medium	\$ 374,956,645	\$ 438,056,281
Small	\$ 113,300,000	\$ 162,444,855
Non	\$ 24,102,000	\$ 28,160,930
Overall	\$ 392,157,827	\$ 778,448,765

Percent of Property Insured

Nineteen airports answered this question. Of the 19 airports, 13 are large hubs, 5 are medium hubs and one is a non-hub airport. Large hub airports generally reported having insured above 60% of the total property value as shown in Figure 6. Nine airports reported insuring 100% of the total property value.

Figure 6: Percent of Property Insured



Of the 41 responding airports, 20 (49%) reported insuring infrastructure as shown in Figure 7. Eleven of the 39 airports (28%) reported having a layered program as shown in Figure 8.

Figure 7: Do You Insure Infrastructure?

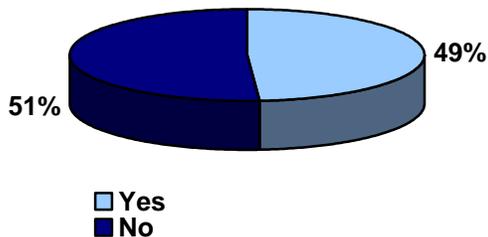
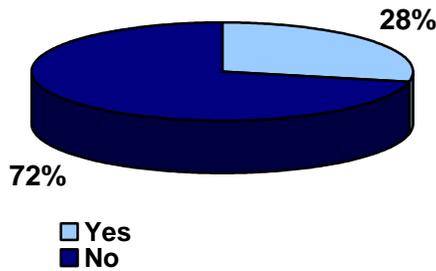


Figure 8: Do You Have a Layered Program?



Total Property Premium

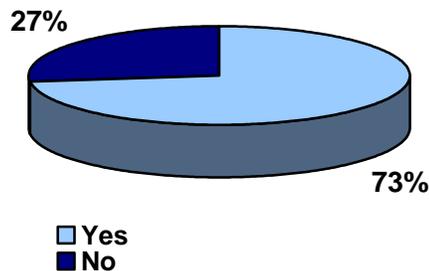
A total of 39 airport organizations answered this question, with total premium ranging from \$25,000 of a medium hub airport, to \$5,300,000 of a large hub airport. Table 8 shows total property premium by hub size.

Table 8: Total Property Premium by Hub Size

Hub size	Median total property value	Mean total property value
Large	\$1,049,454	\$1,591,846
Medium	\$482,484	\$ 562,887
Small	\$135,000	\$ 149,442
Non	\$ 72,677	\$ 82,347
Overall	\$501,153	\$ 810,231

Of the 41 airports responding, 30 airports (73%) reported having terrorism coverage as shown in Figure 9. Unlike liability insurance, terrorism coverage plays a small role in determining property insurance premium, which explains why the majority of airports have terrorism coverage associated with property insurance. Other coverage, including business interruption due to catastrophic events, earthquakes and floods, and wind and storm can affect the property insurance premium significantly.

Figure 9: Property Terrorism Coverage



Auto Insurance

Total Auto Insurance Limit

The survey question asked for a breakdown by primary limit and excess limit. Due to the lower response rate to the question on “excess limit,” primary limit and excess limit were added to calculate the total limit. Thirty-five airport organizations answered this question. Table 9 shows the total auto insurance limit by hub size. Large hubs with significant numbers of vehicles tend to have a much higher auto insurance premium.

Table 9: Total Auto Insurance Limit by Hub Size

Hub Size	Median auto insurance limit
Large	\$50,000,000
Medium	\$26,000,000
Small	\$ 3,000,000
Non	\$ 1,000,000
Overall	\$ 6,000,000

It is very clear that large hubs on average have higher limits than smaller hubs. The total limit for auto insurance ranged from the minimum of \$100 thousand reported by the Jacksonville Airport Authority (JAX/VQQ/CRG/HEG) to the maximum of \$500 million by Sacramento International Airport (SMF) with an overall median of \$6 million. Table 10 shows the range of total liability limit for auto insurance

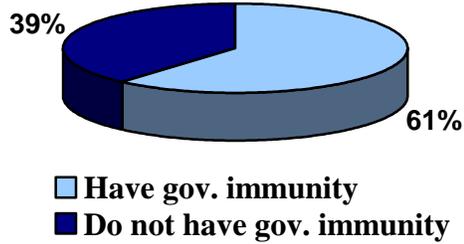
Table 10: Range of Total Liability Limit for Auto Insurance

Range	Liability limit for auto insurance
Maximum	\$500,000,000
Minimum	\$ 100,000
Median	\$ 6,000,000
Mean	\$ 45,500,000

Government Immunity

Of the 31 responses to this question, about 61% (19) of the respondents have government immunity, while 39% (12) do not have government immunity as shown in Figure 10. One respondent said there was limited government immunity, which was considered “yes” to this question. Specifically Indianapolis International Airport (IND) has government immunity, while BAA USA does not.

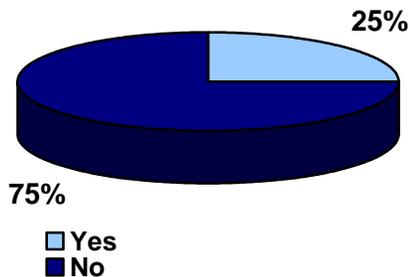
Figure 10: Auto Insurance Government Immunity



Terrorism Coverage

Of the 36 responses, nine (25%) airports have some sort of terrorism coverage associated with auto insurance; either standalone terrorism coverage or embedded in the general liability coverage as shown in Figure 11. The majority, 27 airports (75%) do not have any terrorism coverage associated with auto insurance.

Figure 11: Auto Insurance Terrorism Coverage

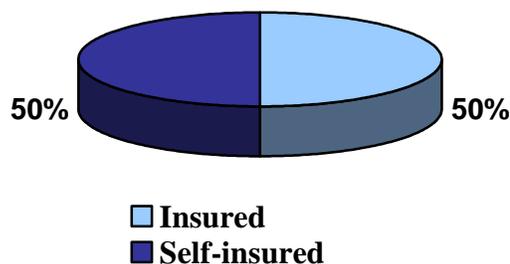


Workers' Compensation Insurance

Insured/Self-Insured

Forty airports answered this question. Two airports answered “yes” and “no” respectively, which were not considered a valid answer. Of the 38 valid responses, 19 (50%) airports were insured, and 19 (50%) airports were self-insured as shown in Figure 12.

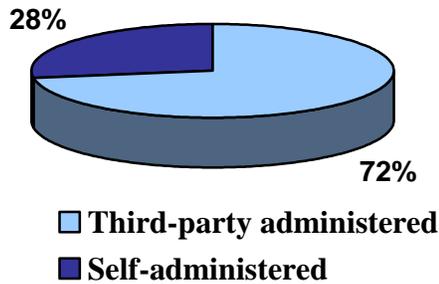
Figure 12: Percent Insured/Self-Insured for Workers' Compensation



Third-party Administered/Self-Administered

Thirty-one airports answered this question. Of the 29 valid responses, 21 airports (72%) were third-party administered, and only 8 airports (28%) were self-administered as shown in Figure 13.

Figure 13: Percent Self-Administered/Third-party Administered for Workers' Compensation



Workers' Compensation Insurance Premium

Thirty-seven airport organizations answered this question, with the total premium ranging from \$8,284 of a non-hub airport Fort Smith Regional Airport (FSM), to \$1,476,900 of a large hub airport (MIA). Table 11 shows the total workers' compensation premium by hub size. The amount of payroll and the number of employees are the two key factors that determine the premium for workers' compensation.

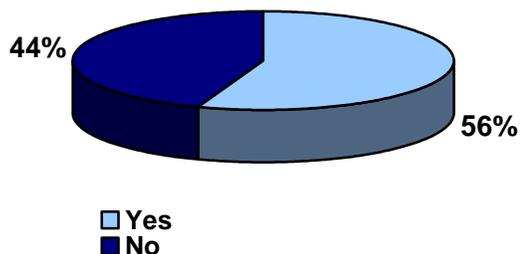
Table 11: Total Workers' Compensation Premium by Hub Size

Hub size	Median total compensation premium	Mean total compensation premium
Large	\$454,586	\$607,095
Medium	\$380,966	\$388,412
Small	\$117,533	\$ 92,161
Non	\$ 71,405	\$ 59,290
Overall	\$194,590	\$299,083

Use of National Council on Compensation Insurance (NCCI) Base

Of the 27 valid responses, 15 airports (56%) use NCCI base, and 12 airports (44%) do not as shown in Figure 14.

Figure 14: Do You Use the NCCI Base?



Employment Information

The following additional information was collected regarding airport employment. Consistent across all the airport hub categories was that about 64%-75% of employees were in maintenance, engineering, and operations, and about 20%-27% of employees were in administration. Table 12 shows the number of airport employees by hub size. Table 13 shows the amount of yearly payroll by hub size. Table 14 shows the yearly payroll per employee by hub size.

Table 12: Number of Airport Employees by Hub Size

Hub Size	Median number of employees	Mean number of employees
Large	670	871
Medium	295	311
Small	100	107
Non	56	58
Overall	303	443

Table 13: Amount of Yearly Payroll by Hub Size

Hub Size	Median Yearly Payroll	Mean Yearly Payroll
Large	\$35,810,000	\$91,967,096
Medium	\$15,988,705	\$15,300,008
Small	\$ 4,165,156	\$ 4,583,930
Non	\$ 2,350,608	\$ 2,412,419
Overall	\$14,438,592	\$35,938,713

Table 14: Yearly Payroll Per Employee by Hub Size

Hub Size	Median Yearly Payroll Per Employee	Mean Yearly Payroll Per Employee
Large	\$51,635	\$50,746
Medium	\$46,265	\$46,473
Small	\$42,963	\$42,614
Non	\$40,166	\$41,379
Overall	\$45,844	\$46,250

CONCLUSION

Even though 42 responses were received, the sample size is not large enough for each hub category. Therefore, the conclusion may not apply to the whole industry. Rather, it reflects the 42 organizations that participated in this survey.

The total liability limit varies significantly. On average, larger airports have higher total liability limits than smaller airports. On a per enplanement basis, however, non-hub airports on average have a higher total liability limit than large hubs. Due to the higher total liability limit, larger airports are incurring significantly higher premiums than smaller airports. The total liability limit is a very important factor that determines total liability premium. Other factors, however, such as deductibles, loss and claim history, and geographic location, all play their roles.

70% of airports have government immunity, while only 28% of the respondents have some sort of terrorism coverage associated with their liability insurance.

The respondents appear to have sufficient coverage in terms of property insurance. Large hub airports generally reported having insured above 60% of their total property value; and half of the respondents reported insuring 100% of the property value. Close to three fourths of the respondents reported having terrorism coverage associated with property insurance.

Large hubs on average have higher auto insurance coverage than smaller airports. About 61% of the respondents have government immunity. Only about one fourth of the respondents, however, reported having some sort of terrorism coverage associated with auto insurance.

72% of the workers' compensation Insurance was administered by a third-party, and less than 28% was self-administered. The premium varies greatly across different hub category.

This report only includes analysis on selected questions due to the volume of questions. In addition, some questions were not included in this report because the data was either insufficient or not reported consistently across the respondents. Participating airports will, however, have the benefit of accessing the whole survey database.

This report is a snapshot of airport insurance coverage as of the date when data was submitted. It should not be used as a predictor for the future.

APPENDIX 1: FAA DEFINITION OF AIRPORT CATEGORIES

FAA defines airports by categories of airport activities, including commercial service, primary, cargo service, reliever, and general aviation airports.

Commercial Service Airports are publicly owned airports that have at least 2,500 passenger boardings each calendar year and receive scheduled passenger service. Passenger boardings refer to revenue passenger boardings on an aircraft in service in air commerce whether or not in scheduled service. The definition also includes passengers who continue on an aircraft in international flight that stops at an airport in any of the 50 States for a non-traffic purpose, such as refueling or aircraft maintenance rather than passenger activity. Passenger boardings at airports that receive scheduled passenger service are also referred to as Enplanements.

Nonprimary Commercial Service Airports are Commercial Service Airports that have at least 2,500 and no more than 10,000 passenger boardings each year.

Primary Airports are Commercial Service Airports that have more than 10,000 passenger boardings each year. Hub categories for Primary Airports are defined as a percentage of total passenger boardings within the United States in the most current calendar year ending before the start of the current fiscal year. For example, calendar year 2001 data are used for fiscal year 2003 since the fiscal year began 9 months after the end of that calendar year. The table below depicts the formulae used for the definition of airport categories based on statutory provisions cited within the table, including Hub Type described in 49 USC 47102.

Definition of Airport Categories

Airport Classifications		Hub Type: Percentage of Annual Passenger Boardings	Common Name
Commercial Service: Publicly owned airports that have at least 2,500 passenger boardings each calendar year and receive scheduled passenger service §47102(7)	Primary: Have more than 10,000 passenger boardings each year §47102(11)	Large Hub: 1% or more	Large Hub
		Medium Hub: At least 0.25%, but less than 1%	Medium Hub
		Small Hub: At least 0.05%, but less than 0.25%	Small Hub
		Non hub: More than 10,000, but less than 0.05%*	Nonhub Primary
	Nonprimary	Non hub: At least 2,500 and no more than than 10,000*	Nonprimary Commercial Service
Nonprimary (Except Commercial Service)		Not Applicable	Reliever §47102(18)

APPENDIX 2: SURVEY QUESTIONNAIRE

The survey questionnaire was developed with the assistance of Tina Southard (formerly with DEN), Michael Natale (DCA/IAD), Jeff Hollingsworth (SEA), Norma Essary (DFW), and Andrea Marzette (PDX).

Part 1. General Information

GENERAL INFORMATION	
Airport 3-letter Code	
Respondent's Name	
Respondent's Title	
Telephone Number	
Email Address	
What are the current top two airlines at your airport?	

Part 2. Liability Insurance

Airport 3-letter Code	
LIABILITY INSURANCE	
Liability Insurance Renewal Date	
Primary Limit	
Deductible	
Excess Limit	
TOTAL LIABILITY PREMIUM	
Governmental Immunity (Y, N)	
Tort Caps	
Per Claim	
Per Occurrence	
TERRORISM COVERAGE	
TERRORISM LIMIT	
TERRORISM PREMIUM	
ADDITIONAL DATA	
Do you have a train system?	
Is the train system above or under ground?	
Who operates and maintains the train system?	
Limits Required?	
Do you require standalone or program specific coverage?	
TOTAL PROGRAM PREMIUM	

Part 3. Property Insurance

Airport 3-letter Code	
PROPERTY INSURANCE	
Property Insurance Renewal Date	
Total Property Value	
Do you include off airport property?	
\$\$ amount insured	
% insured	
Do you insure infrastructure? (Y/N)	
If yes, please specify value.	
Deductible	
PD (Property Damage)	
BI (Business Interruption)	
E/FL (Earthquake/Flood)	
Do you have a layered program? (Y/N)	
TOTAL PROPERTY PREMIUM	
POLICY ENHANCEMENTS	
Do you have terrorism coverage?	
If yes, please specify type. (Certified/Non-certified/Both)	
TERRORISM LIMIT	
TERRORISM PREMIUM	
BUSINESS INTERRUPTION (BI) LIMIT	
BUSINESS INTERRUPTION (BI) PREMIUM	

Part 4. Auto Insurance

Airport 3-letter Code	
AUTO INSURANCE	
Liability Insurance Renewal Date	
Primary Limit	
Deductible	
Excess Limit	
TOTAL LIABILITY PREMIUM	
Governmental Immunity (Y, N)	
Tort Caps	
Per Claim	
Per Occurrence	
TERRORISM COVERAGE	
TERRORISM LIMIT	
TERRORISM PREMIUM	

Part 5: Workers' Compensation

Airport 3-letter Code	
WORKERS' COMPENSATION INSURANCE	
Workers' Compensation Renewal Date	
Insured/Self-Insured	
Third-party Administered/Self-Administered	
Deductible	
What is your premium?	
Excess Premium	
ADDITIONAL DATA	
Number of Airport Employees	
% Maintenance/Eng/Operations	
% Administration	
Do you use NCCI base?	
Do you have safety program under risk management?	
What is the amount of yearly payroll?	
What are the total incurred losses in the most recent mature year?	

FREQUENCY, SEVERITY & CLAIMS COST	2005	2004	2003	2002	2001
Injury Frequency: What is the annual number of all on-the-job employee injuries per 100 employees? (100 employees is calculated as 200,000 employee hours worked in one year)					
Lost Time Injury Frequency: What is the annual number of on-the-job employee injuries resulting in days lost from work per 100 employees? (100 employees is calculated as 200,000 employee hours worked in one year.)					
Injury Severity: What is the total number of lost employee workdays due to on-the-job injuries per 100 employees? (100 employees is calculated as 200,000 employee hours worked in one year.)					
Claim Costs: What is the incurred cost, in dollars, of claims resulting from on-the-job employee injuries per \$100 of total airport payroll? (This is calculated as the total cost of on-the-job employee injury claims for a specific year per \$100 of total airport payroll for that year. Annual claims values may increase/decrease as outstanding claims mature and close.)					

Part 6. Environmental Insurance

Airport 3-letter Code	0			Does Coverage Apply for the Below Items? (Y/N)						
Environmental Coverage	Limits	Deductible	Term	1st Party Clean-Up	3rd Party Liability	Sudden and Accidental	Loading and Unloading	De-Icing	UST / AST	TRI A
	General Liability - Sudden and Accidental Pollution Endorsement	\$	\$							
Pollution Legal Liability (Airport Owned - Site Pollution Liability)	\$	\$								
Contractors Pollution Liability (Airport Owned for Airport Operations)	\$	\$								
Contractors Pollution Liability (Airport Owned for Construction Operations)	\$	\$								
Contractors Pollution Liability (FBO Owned for Individual FBO Operations)	\$	\$								

APPENDIX 3: RESPONDENTS 2005 PASSENGER TRAFFIC STATISTICS

Organization	Airport 3-letter Code	Hub Size	2005 Enplanements
Dallas Fort Worth International Airport	DFW	L	28,079,147
Houston Airport System	IAH/HOU/EFD	L	22,993,838
Metropolitan Washington Airport Authority	DCA/IAD	L	21,656,409
Denver International Airport	DEN	L	20,799,886
Sky Harbour International Airport	PHX	L	20,315,542
Minneapolis/St. Paul International Airport	MSP	L	17,971,771
Detroit Metropolitan Wayne County Airport	DTW	L	17,580,363
Orlando International Airport	MCO	L	16,592,133
Philadelphia International Airport	PHL	L	15,376,569
Miami International Airport	MIA	L	15,092,763
Seattle-Tacoma International Airport	SEA	L	14,359,487
Cincinnati/Northern Kentucky International Airport	CVG	L	11,277,068
Salt Lake City International Airport	SLC	L	10,601,918
Honolulu International Airport	HNL	L	9,784,404
San Diego International Airport	SAN	L	8,628,648
Memphis International Airport	MEM	M	5,630,305
Pittsburgh International Airport	PIT	M	5,198,442
Sacramento International Airport	SMF	M	5,108,358
Kansas City International Airport	MCI	M	5,063,120
John Wayne Airport	SNA	M	4,791,745
Raleigh-Durham International Airport	RDU	M	4,723,971
Indianapolis International Airport	IND	M	4,221,085
Southwest Florida International Airport	RSW	M	3,733,601
Columbus Regional Airport Authority	CMH/LCK/TZR	M	3,316,400
Jacksonville Aviation Authority	JAX/VQQ/CRG/HEG	M	2,890,298
Reno-Tahoe International Airport	RNO	M	2,510,833
Eppley Airfield	OMA	M	2,052,234
Tucson International Airport	TUS	M	2,050,377
Tulsa International Airport	TUL	S	1,563,622
Dane County Regional Airport	MSN	S	804,519
Jackson-Evers International Airport	JAN	S	722,219
Wichita Airport Authority	ICT/AAO	S	718,457
Huntsville International Airport	HSV	S	619,499
Blue Grass Airport	LEX	S	536,000
Bangor International Airport	BGR	S	433,816
Chattanooga Metropolitan Airport	CHA	N	249,396
Fort Smith Regional Airport	FSM	N	100,546
Yuma International Airport	YUM	N	65,824
Naples Municipal Airport	APF	N	32,898
Williams Gateway Airport	IWA	N	N/A
Pease International Airport	PSN	N	N/A